

Re: Michaela Gringas, a minor



AFFIDAVIT

I, George Eknaian, an officer of Hartford Life Insurance Company familiar with its financial condition, first being duly sworn, do hereby attest to the following facts as of the date hereof:

1. Hartford Life Insurance Company meets the criteria of Superior Court Rule 111, Section L(2)(d) by virtue of the following ratings:

A.M. Best Company: A+

Moody's Insurance Financial Strength Rating: Aa3

Standard & Poor's Corporation Insurer Claims-Paying Ability Rating: AA-

2. To the best of my knowledge and belief, Hartford Life Insurance Company's qualification under Superior Court Rule 111, Section L(2)(d) is not likely to change in the immediate future.
3. Hartford Life maintains capital and surplus in excess of One Hundred Million Dollars (\$100,000,000.00) exclusive of any mandatory security valuation reserve.

Dated at Simsbury, Connecticut this 29th day of November 2006.

A handwritten signature in cursive script, appearing to read 'George Eknaian', written over a horizontal line.

George Eknaian
AVP, Structured Settlement
Product Management

Subscribed and sworn to before me this 29th day of November 2006.

A handwritten signature in cursive script, appearing to read 'Diane McLaughlin', written over a horizontal line.

Notary Public
My Commission Expires: 02/28/2007

Affidavit
Affidavit of Equivalent Professional of Present Value
Broker's Affidavit of Carrier Rating

November 30, 2006

To Whom It May Concern:

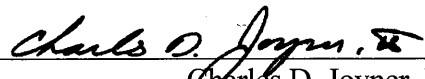
The affiant states that he is a Structured Settlement Broker with twenty years of experience procuring, effecting, and evaluating structured settlements. My experience and background make me an equivalent professional to a certified public accountant (CPA) when determining annuity present values. In regard to the case of Micheala Gringas, we have arranged for the purchase of an annuity from Hartford Life Insurance Company. The payments schedule of this annuity is set forth in Exhibit A. The present value of the annuity is \$13,252.74 based on rates provided by Hartford Life Insurance Company. Hartford Life Insurance Company is licensed to write annuities in the State of New Hampshire. Hartford Life Insurance Company has a minimum of \$100,000,000 of capital and surplus, exclusive of any mandatory security evaluation reserve.

Hartford Life Insurance Company meets the requirements set forth in New Hampshire Superior Court Rule 111 paragraph K2(d). Hartford enjoys:

- A.M. Best's rating of A+
- Moody's rating of Aa3
- Standard & Poor's rating of AA-
- Fitch's rating of AA

Based on information available to the affiant this date these rating qualifications are not likely to change in the immediate future.

This determination was made with due diligence by the undersigned based upon rating information which was available or should have been available to an insurance broker in the structured settlement trade.


Charles D. Joyner, III

STATE OF Georgia

County of Fulton

Personally appeared the above-named Charles D. Joyner, III and acknowledged the foregoing to be true to the best of his knowledge and belief.

Christine Y. Keiser
Notary Public
Cherokee County Georgia
My Commission Expires July 20, 2007


Notary Public

Exhibit A to Broker's Affidavit of Carrier Rating

Payee: Michaela Gringas
DOB: 4/14/1993

	Cost	Guaranteed Benefits
Lump Sum-Guaranteed Tax-Free \$22,600.00 Payable as a guaranteed lump sum on April 14, 2018.		
Totals:	\$13,252.74	\$22,600.00

All benefits provided by Hartford Life Insurance Company
A.M. Best: A+, 15
Standard & Poor's: AA-
Moody's: Aa3

**THE STATE OF NEW HAMPSHIRE
INSURANCE DEPARTMENT**

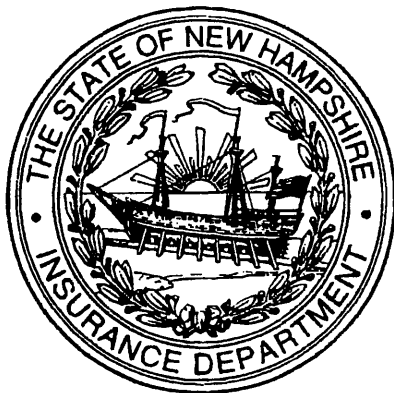
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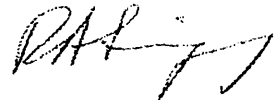
Presents that HARTFORD LIFE INSURANCE COMPANY
is hereby authorized to transact Accident & Health , Life lines of Insurance
in accordance with paragraphs III , IV of State Statutes.

Exclusions:

Effective Date: 06/15/2006

Expiration Date: 06/14/2007




Roger A. Seigny
Commissioner of Insurance